

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
PALMER, DANIEL F § Case No. 08-33874
PALMER, DEBRA L §
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH E. COHEN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Audi Financial Services P O Box 17497 Baltimore, Md 21297-1497					
	Barrington Bank & Trust 201 S Hough Street Barrington, Il. 60010					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	GMAC Mortgage 3451 Hammond Ave. Waterloo, Ia 50702					
	National City Mortgage P O Box 1820 Dayton, Oh 45401- 1820					
	National City Mortgage c/o Heavner,Scott et al 111 E Main St-#200 Decatur, IL 62525					
	Specialized Loan Servicing (Costal Federal Credit Un.) 8742 Lucent Blvd.,#300 Littleton, CO 80129					
	VW Credit, Inc. PO Box 7532 Libertyville, Il 60048-7532					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH E. COHEN					
JOSEPH E. COHEN					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
COHEN & KROL					
JOSEPH E. COHEN					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	American Express c/o United Recovery System P O Box 722929 Houston, TX 77272- 2929					
	Beneficial Finance 6300A Northwest Hwy Crystal Lake, Il. 60014					
	Beneficial Finance P O Box 17574 Baltimore, Md 21297- 1574					
	Capital One Bank P O Box 6492 Carol Stream, Il. 60197					
	Citi Financial Services 1338 N Roselle Rd Schaumburg, Il. 60193-3646					
	Citi Financial Services P O Box 6931 The Lakes, Nv 88901-6931					
	Citizens Bank Automobile Finances P O Box 42002 Providence, RI 02940-2002					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Com Ed Bill Payment Center Chicago, Il. 60668-0001					
	Fairhaven Water Co. PO Box 9 Lake Ozark, Mo.					
	Kohl's P O Box 2983 Milwaukee, Wi 53201-2983					
	Nicor Gas P O Box 0632 Aurora, Il 60507-0632					
	Nicor Gas P O Box 2020 Aurora, Il 60507-2020					
	Nordstrom PO Box 79134 Phoenix, Az 85062-9134					
	Wells Fargo Financial P O Box 5943 Sioux Falls, S D 57117-5943					
000003	AMERICAN EXPRESS CENTURION BANK					
000004	CHASE BANK USA, N.A.					
000002	COMED COMPANY					
000005	GE MONEY BANK DBA OLD NAVY					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000001	YELLOW BOOK USA					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit 8

Case No: 08-33874 ABG Judge: A. BENJAMIN GOLDGAR
Case Name: PALMER, DANIEL F
PALMER, DEBRA L
For Period Ending: 10/12/11

Trustee Name: JOSEPH E. COHEN
Date Filed (f) or Converted (c): 12/11/08 (f)
341(a) Meeting Date: 01/23/09
Claims Bar Date: 04/09/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Petitioners own real estate residence located at 2	500,000.00	0.00		0.00	0.00
2. Petitioners own real estate property located at 18	700,000.00	0.00		0.00	0.00
3. Checking at Barrington Bank & Trust	200.00	0.00		0.00	0.00
4. Checking at Harris Bank	1,600.00	0.00		0.00	0.00
5. Security deposit with Com Ed	250.00	0.00		0.00	0.00
6. Eight rooms household furniture, furnishings and s	3,000.00	0.00		0.00	0.00
7. Necessary wearing apparel (each \$200.00)	400.00	0.00		0.00	0.00
8. Borrowered against cash value of Thrivent Financia	0.00	0.00		0.00	0.00
9. Borrowered against remaining value of 401 K	3,000.00	0.00		0.00	0.00
10. 2002 GMAC Yukon Denali (100,700 miles) (recently r	15,000.00	0.00		0.00	0.00
11. 2002 Audi A6 (86,000 miles)	10,000.00	0.00		0.00	0.00
12. 1996 Ford Crown Victoria (157,000 miles)	2,000.00	0.00		0.00	0.00
13. INCOME TAX REFUND (u)	0.00	15,000.00		15,945.00	0.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		9.06	Unknown

TOTALS (Excluding Unknown Values)	\$1,235,450.00	\$15,000.00	\$15,954.06	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE TO COLLECT INCOME TAX REFUND. TRUSTEE HAS RECEIVED THE DEBTOR'S INCOME TAX REFUND.

Initial Projected Date of Final Report (TFR): 12/31/10

Current Projected Date of Final Report (TFR): 03/31/11

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-33874 -ABG
Case Name: PALMER, DANIEL F
PALMER, DEBRA L
Taxpayer ID No: *****2642
For Period Ending: 10/12/11

Trustee Name: JOSEPH E. COHEN
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0944 BofA - Money Market Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
04/08/09	13	Daniel & Debra Palmer	Income tax refund	1224-000	15,945.00		15,945.00
			Income tax				
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.24		15,945.24
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.40		15,945.64
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.40		15,946.04
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.41		15,946.45
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.41		15,946.86
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.39		15,947.25
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.40		15,947.65
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.40		15,948.05
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.41		15,948.46
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.40		15,948.86
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.37		15,949.23
03/26/10	000301	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		18.96	15,930.27
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.41		15,930.68
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.39		15,931.07
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.40		15,931.47
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.40		15,931.87
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.40		15,932.27
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.41		15,932.68
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.39		15,933.07
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.40		15,933.47
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.40		15,933.87
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.41		15,934.28
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.41		15,934.69
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.12		15,934.81
03/29/11	000302	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		7.80	15,927.01
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.14		15,927.15

Page Subtotals 15,953.91 26.76

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-33874 -ABG
Case Name: PALMER, DANIEL F
PALMER, DEBRA L
Taxpayer ID No: *****2642
For Period Ending: 10/12/11

Trustee Name: JOSEPH E. COHEN
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0944 BofA - Money Market Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.13		15,927.28
05/04/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.02		15,927.30
05/04/11		Transfer to Acct #*****1812	Final Posting Transfer	9999-000		15,927.30	0.00

COLUMN TOTALS	15,954.06	15,954.06	0.00
Less: Bank Transfers/CD's	0.00	15,927.30	
Subtotal	15,954.06	26.76	
Less: Payments to Debtors		0.00	
Net	15,954.06	26.76	

Page Subtotals 0.15 15,927.30

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-33874 -ABG
Case Name: PALMER, DANIEL F
PALMER, DEBRA L
Taxpayer ID No: *****2642
For Period Ending: 10/12/11

Trustee Name: JOSEPH E. COHEN
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1812 BofA - Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
05/04/11		Transfer from Acct #*****0944	Transfer In From MMA Account	9999-000	15,927.30		15,927.30
05/05/11	003001	JOSEPH E. COHEN 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		2,345.38	13,581.92
05/05/11	003002	JOSEPH E. COHEN 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Expenses	2200-000		33.76	13,548.16
05/05/11	003003	Cohen & Krol	Attorney fees per court order	3110-000		1,040.00	12,508.16
05/05/11	003004	Joseph E. Cohen	Attorney fees per court order	3110-000		520.00	11,988.16
05/05/11	003005	Yellow Book USA c/o RMS Bankruptcy Recovery Svcs PO BOX 5126 Timonium MD 21094	Claim 000001, Payment 17.77139%	7100-000		29.68	11,958.48
05/05/11	003006	ComEd Company Attn Revenue Management Dept 2100 Swift Drive Oak Brook IL 60523	Claim 000002, Payment 17.77163%	7100-000		193.43	11,765.05
05/05/11	003007	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	Claim 000003, Payment 17.77129% (3-1) CREDIT CARD DEBT	7100-000		11,576.61	188.44
05/05/11	003008	Chase Bank USA, N.A. c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	Claim 000004, Payment 17.77065%	7100-000		117.40	71.04
05/05/11	003009	GE Money Bank dba OLD NAVY Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120	Claim 000005, Payment 17.77066%	7100-000		71.04	0.00

Page Subtotals 15,927.30 15,927.30

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-33874 -ABG
Case Name: PALMER, DANIEL F
PALMER, DEBRA L
Taxpayer ID No: *****2642
For Period Ending: 10/12/11

Trustee Name: JOSEPH E. COHEN
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1812 BofA - Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Miami FL 33131					

COLUMN TOTALS	15,927.30	15,927.30	0.00
Less: Bank Transfers/CD's	15,927.30	0.00	
Subtotal	0.00	15,927.30	
Less: Payments to Debtors		0.00	
Net	0.00	15,927.30	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
BofA - Money Market Account - *****0944		15,954.06	26.76	0.00
BofA - Checking Account - *****1812		0.00	15,927.30	0.00
		-----	-----	-----
		15,954.06	15,954.06	0.00
		=====	=====	=====
	(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00